

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
Western District of Pennsylvania DIVISION**

In re:

CHARLES R CHADWICK

§

Case No. 23-21124 GLT

CARIN E CHADWICK

§

Chapter 7

§

Debtor(s)

§

§

CHARLES O. ZEBLEY, JR.

§

Trustee/Movant

§

§

vs.

§

§

CHARLES R. CHADWICK

§

CARIN E. CHADWICK.

§

§

Debtors/Respondents

§

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Charles O. Zebley Jr., trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

U.S. Bankruptcy Court
5414 U.S. Steel Tower
600 Grant Street
Pittsburgh, PA 15219

You are hereby notified that the Movant seeks an order affecting your rights or property.

You are further instructed to file with the Clerk and serve upon the undersigned attorney for Movant a response to the Motion by no later than Thursday, May 20, 2025 (i.e., seventeen (17) days after the date of service below), in accordance with the Federal Rules of Bankruptcy Procedure, the Local Rules of this Court, and the general procedures of the presiding judge as found on the Court's webpage at www.pawb.uscourts.gov. If you fail to timely file and serve a written response, an order granting the relief requested in the Motion may be entered and the hearing may not be held. Please refer to the calendar posted on the Court's webpage to verify if a default order was signed or if the hearing will go forward as scheduled. You should take this Notice and the Motion to a lawyer at once.

An in-person hearing will be held on Thursday, May 29, 2025, at 10:00 a.m. before Judge Gregory L. Taddonio in Courtroom A, 54th Floor U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA, 15219. In accordance with Judge Taddonio's procedures, parties may appear for non-evidentiary matters remotely by utilizing the Zoom video conference platform. Parties seeking to appear remotely must register for the hearing by submitting a registration form 2 via the link published on Judge Taddonio's website (which can be found at <http://www.pawb.uscourts.gov/judge-taddonios-video-conference-hearing-information>) by no later than 4 p.m. on the business day prior to the scheduled hearing. All parties participating remotely shall comply with Judge Taddonio's General Procedures, (which can be found at: <http://www.pawb.uscourts.gov/sites/default/files/pdfs/glt-proc.pdf>).

Parties who fail to timely register for remote participation will be expected to attend the hearing in person.

Only a limited time of ten (10) minutes is being provided on the calendar. No witnesses will be heard. If there is an issue of fact, an evidentiary hearing will be scheduled by the Court for a later date.

Date Mailed: 05/01/2025

By: /s/ Charles O. Zebley, Jr.

Trustee

Charles O. Zebley Jr.
18 Mill Street Square
Uniontown, PA 15401
(724) 439-9200

In re:
Charles R. Chadwick
Carin E. Chadwick
Debtors

Case No. 23-21124-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 01, 2025

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Charles R. Chadwick, Carin E. Chadwick, 3519 Ivy Drive, Murrys ville, PA 15668-1639
15603691	+ Rt. 22 Self-Storage, 3249 Miracle Lane, Murrys ville, PA 15668-1838
15603695	+ The Sherwin-Williams Company, 4325-27 Easton Ave., Bethlehem, PA 18020-1431
15603696	The Sherwin-Williams Company, 646 E Pittsburgh St., Greensburg, PA 15601-2653
15652786	+ United States of America, Small Business Administration, ATTN Anthony Arroyo, 660 American Avenue, Suite 301, King of Prussia, PA 19406-4032

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 02 2025 01:13:08	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ebnpeoples@grblaw.com	May 02 2025 00:52:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15603669	+ Email/Text: updates@brennanclark.com	May 02 2025 00:53:00	Brennan & Clark, 721 East Madison Street, Suite 200, Villa Park, IL 60181-3083
15603670	Email/PDF: acg.coaf.ebn@aisinfo.com	May 02 2025 01:41:47	Capital One Auto Finance, PO Box 60511, City Of Industry, CA 91716-0511
15603671	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 02 2025 01:13:09	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
15603672	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 02 2025 01:12:59	Capital One Bank, PO Box 71087, Charlotte, NC 28272-1087
15603673	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 02 2025 00:53:00	Comenity - CosmoProf, PO Box 650964, Dallas, TX 75265-0964
15603674	Email/PDF: creditonebknotifications@resurgent.com	May 02 2025 01:10:54	Credit One Bank, PO Box 60500, City Of Industry, CA 91716-0500
15603675	Email/PDF: creditonebknotifications@resurgent.com	May 02 2025 01:10:58	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
15603678	Email/Text: mrdiscen@discover.com	May 02 2025 00:52:00	Discover, PO Box 30943, Salt Lake City, UT 84130-0943
15603676	Email/Text: mrdiscen@discover.com	May 02 2025 00:52:00	Discover, PO Box 6103, Carol Stream, IL 60197-6103
15603677	+ Email/Text: mrdiscen@discover.com	May 02 2025 00:52:00	Discover, PO Box 30923, Salt Lake City, UT 84130-0923
15648204	Email/Text: mrdiscen@discover.com	May 02 2025 00:52:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

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15666950	+ Email/Text: jdryer@bernsteinlaw.com	May 02 2025 00:52:58	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15603679	+ Email/Text: bankruptcy@erieinsurance.com	May 02 2025 00:53:00	Erie Insurance, 100 Erie Insurance Place, Erie, PA 16530-9000
15603680	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	May 02 2025 00:52:00	First National Bank, 4140 E State St, Hermitage, PA 16148-3401
15603681	+ Email/Text: crdept@na.firstsource.com	May 02 2025 00:53:00	Firstsource Advantage, LLC, 205 Bryant Woods South, Amherst, NY 14228-3609
15603682	Email/Text: crdept@na.firstsource.com	May 02 2025 00:53:00	Firstsource Advantage, LLC, PO Box 628, Buffalo, NY 14240-0628
15667200	Email/Text: JCAP_BNC_Notices@jcap.com	May 02 2025 00:53:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15603683	+ Email/Text: Bankruptcy@keystonecollects.com	May 02 2025 00:53:00	Keystone Collections Group, PO Box 499, Irwin, PA 15642-0499
15603684	+ Email/PDF: resurgentbknotifications@resurgent.com	May 02 2025 01:10:58	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 1269, Greenville, SC 29602-1269
15660771	Email/PDF: resurgentbknotifications@resurgent.com	May 02 2025 01:14:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15603685	Email/Text: bknotices@mbandw.com	May 02 2025 00:53:00	McCarthy, Burgess & Wolff, Inc., 26000 Cannon Road, Cleveland, OH 44146
15603686	Email/Text: Bankruptcy.Notices@pnc.com	May 02 2025 00:52:00	PNC Mortgage, PO Box 1820, Dayton, OH 45401-1820
15603688	+ Email/Text: ngisupport@radiusgs.com	May 02 2025 00:52:00	Radius Global Solutions LLC, PO Box 390846, Minneapolis, MN 55439-0846
15603687	+ Email/Text: ngisupport@radiusgs.com	May 02 2025 00:52:00	Radius Global Solutions LLC, 7831 Glenroy Rd., Ste 250-A, Minneapolis, MN 55439-3117
15603689	+ Email/PDF: resurgentbknotifications@resurgent.com	May 02 2025 01:39:51	Resurgent / LVNV Funding, PO Box 1269, Greenville, SC 29602-1269
15603690	Email/PDF: resurgentbknotifications@resurgent.com	May 02 2025 01:39:51	Resurgent Capital Services, PO Box 510090, Livonia, MI 48151-6090
15603700	Email/Text: wpainfo@sba.gov	May 02 2025 00:52:00	U.S. Small Business Administration, 3 Parkway Center, Suite 375, Pittsburgh, PA 15220
15603699	Email/Text: wpainfo@sba.gov	May 02 2025 00:52:00	U.S. Small Business Administration, 411 Seventh Ave #1450, Pittsburgh, PA 15219
15603692	Email/PDF: ais.sync.ebn@aisinfo.com	May 02 2025 01:39:42	Sam's Club MC/SyncB, PO Box 960013, Orlando, FL 32896-0013
15603693	Email/Text: PDELINQ@sba.gov	May 02 2025 00:52:00	Small Business Administration, 14925 Kingsport Road, Fort Worth, TX 76155-2243
15603694	Email/PDF: ais.sync.ebn@aisinfo.com	May 02 2025 01:13:04	Synchrony Bank, PO Box 965004, Orlando, FL 32896-5004
15603697	+ Email/Text: PDELINQ@sba.gov	May 02 2025 00:52:00	U.S. Small Business Administration, Disaster Assistance, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155-2243
15603698	+ Email/Text: bankruptcynotices@sba.gov	May 02 2025 00:52:00	U.S. Small Business Administration, 409 3rd St, SW., Washington, DC 20416-0002

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank, National Association
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 03, 2025

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 1, 2025 at the address(es) listed below:

Name	Email Address
Charles O. Zebley, Jr.	on behalf of Trustee Charles O. Zebley Jr. COZ@Zeblaw.com, PA67@ecfbis.com;Lyndie@Zeblaw.com
Charles O. Zebley, Jr.	COZ@Zeblaw.com PA67@ecfbis.com;Lyndie@Zeblaw.com
David J. Romito	on behalf of Joint Debtor Carin E. Chadwick romitoesq@verizon.net romitoesq@comcast.net
David J. Romito	on behalf of Debtor Charles R. Chadwick romitoesq@verizon.net romitoesq@comcast.net
Denise Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

TOTAL: 8